

Art Unit: ***

claims pto

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1. (Currently Amended) A method for making purchase transactions over the world wide web, comprising the steps of:

purchasing a card having a unique identification code and a predetermined cash balance;

activating an account associated with the card by providing only the identification code and not any personally identifying information to a card service system;

selecting one or more goods or services offered by a seller through a web-site;

providing the identification code of the card to the seller who then transmits the identification code to the card service system for verification, wherein the verification by the card service system includes the steps of determining if the identification code is associated with a valid and active account by searching a database of activated accounts, and if there is sufficient cash balance in the account to purchase the selected goods or services; and

transmitting an approval code to the seller if the identification code is valid and a sufficient cash balance is available in the associated account to purchase the selected goods or services, or transmitting a denial code to the seller if the identification code is determined invalid or there is insufficient cash balance in the associated account to purchase the selected goods or services; and

debiting the purchase price of the selected goods or services from the cash balance of the account when an approval code is transmitted.

2. The method of claim 1, wherein the activating step includes providing only the identification code to the card service system.

Art Unit: ***

3. (Original) The method of claim 1, including the step of removing an obstruction covering the identification code after purchasing the card.

4. (Original) The method of claim 3, including the step of removing a peel-away strip covering the identification code.

5. (Original) The method of claim 1, wherein the activating step includes calling the card service system by telephone and providing the identification code.

6. (Original) The method of claim 5, wherein the activating step includes inputting the identification code via keystrokes of a keypad of the telephone when prompted by an automated system.

7. (Original) The method of claim 5, wherein the activating step includes an automated system having voice recognition software and the identification code is provided by voice.

8. (Original) The method of claim 1, wherein the activating step includes entering the identification code into a designated field of a card service system web-site.

Art Unit: ***

0 9. The method of claim 1, wherein the verification by the card service system includes the steps of determining if the identification code is associated with a valid and active account and if there is sufficient cash balance in the account to purchase the selected goods or services.

5 10. The method of claim 9, wherein the determining step includes searching a database of activated accounts.

 11. The method of claim 9, including the step of transmitting an approval code to the seller if the identification code is valid and a sufficient cash balance is available in the associated account to purchase the selected goods or services.

10 12. The method of claim 11, including the step of transmitting a denial code to the seller if the identification code is determined invalid or there is insufficient cash balance in the associated account to purchase the selected goods or services.

15 13. (Currently Amended) The method of claim 1-14, including the step of crediting the seller with the value of the purchase price of the selected goods or services when debiting the cash balance of the card account.

 14. (Currently Amended) The method of claim 1, including the step of a cardholder determining current card account cash balance by contacting the card service system.

Art Unit: ***

15. (Currently Amended) The method of claim 14, including the step of transferring a minimal cash balance from one card account of a cardholder to another card account of the cardholder by contacting the card service system.

16. (Currently Amended) A method for making purchase transactions over the world wide web, comprising the steps of:

purchasing a card having a unique identification code and a predetermined cash balance;

removing an obstruction covering the identification code after purchasing the card;

activating an account associated with the card by calling the card service system by telephone and providing only the identification code and not any personally identifying information;

selecting one or more goods or services offered by a seller through a web-site;

providing the identification code of the card to the seller by entering the identification code into a designated field of the web-site, who then transmits the identification code to the card service system for verification;

determining if the identification code is associated with a valid and active account and if there is a sufficient cash balance in the account to purchase the selected goods or services; and

transmitting an approval code to the seller if the identification code is valid and a sufficient cash balance is available, and crediting the seller with the value ~~of the value~~ of the purchase price of the selected goods or services and debiting the purchase price of the selected goods or services from the cash balance of the account, or transmitting a denial code if the identification code is invalid or there is insufficient cash balance in the associated account to purchase the selected goods or services.

17. The method of claim 16, wherein the activating step includes providing only the identification code to the card service system.

18. (Original) The method of claim 16, including the step of removing a peel-away strip covering the identification code.

Art Unit: ***

19. (Original) The method of claim 16, wherein the activating step includes inputting the identification code via keystrokes of a keypad of the telephone when prompted by an automated system.

20. (Original) The method of claim 16, wherein the activating step includes an automated system having voice recognition software and the identification code is provided by voice.

21. (Original) The method of claim 16, wherein the determining step includes searching a database of activated accounts.

22. (Currently Amended) The method of claim 16, including the step of a cardholder determining current card account cash balance by contacting the card service system.

23. (Currently Amended) The method of claim 22, including the step of transferring a minimal cash balance from one card account of a cardholder to another card account of the cardholder by contacting the card service system.

24. (Currently Amended) A method for making purchase transactions over the world wide web, comprising the steps of:

purchasing a card having a unique identification code and a predetermined cash balance;

removing an obstruction covering the identification code after purchasing the card;

activating an account associated with the card by entering only the identification code into a designated field of a card service system web-site without any personally identifying information;

selecting one or more goods or services offered by a seller through a web-site;

providing the identification code of the card to the seller by entering the identification code into a designated field of the seller's web-site, who then transmits the identification code to the card service system for verification;

Art Unit: ***



determining if the identification code is associated with a valid and active account and if there is a sufficient cash balance in the account to purchase the selected goods or services; and

transmitting an approval code to the seller if the identification code is valid and a sufficient cash balance is available, and crediting the seller the value of the value of the purchase price of the selected goods or services and debiting the purchase price of the selected goods or services from the cash balance of the account, or transmitting a denial code if the identification code is invalid or there is insufficient cash balance in the associated account to purchase the selected goods or services;

a cardholder determining current card account cash balance by contacting the card service system; and

transferring a minimal cash balance from one card account of the cardholder to another card account of the cardholder by contacting the card service system.



25. The method of claim 24, wherein the activating step includes providing only the identification code to the card service system.

26. (Original) The method of claim 24, including the step of removing a peel-away strip covering the identification code.

27. (Original) The method of claim 24, wherein the determining step includes searching a database of activated accounts.

28. The method of claim 24, including the step of determining current card account cash balance by contacting the card service system.

29. The method of claim 28, including the step of transferring a cash balance from one card account to another card account by contacting the card service system.